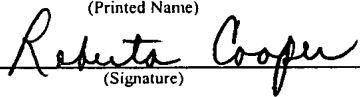


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Kemper et al.
Title: SYSTEM AND METHOD
FOR VERIFYING LOAN
DATA AT DELIVERY
Appl. No.: 10/737,298
Filing Date: 12/16/2003
Examiner: Hamilton, Lalita M.
Art Unit: 3691
Confirmation No.: 7677

CERTIFICATE OF EXPRESS MAILING	
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(Printed Name)	
	
(Signature)	

AMENDMENT AND REPLY UNDER 37 CFR 1.116

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Commissioner for Patents
P.O. Box 1450
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Sir:

This communication is responsive to the Final Office Action dated December 18, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 13 of this document.

Please amend the application as follows: